State and School Employees' Life and Health Insurance Plan

2009 Plan Document, Amendment No. 1 July 1, 2009

This Amendment No. 1 replaces and supersedes the applicable sections of the 2009 Plan Document for the State and School Employees' Life and Health Insurance Plan (Plan). This Amendment No. 1 is effective on July 1, 2009, and is attached to and forms a part of the 2009 Plan Document.

Covered Services

The *Covered Services* section (beginning on page 25) has been amended to add the following:

Obesity Treatment Program

Beginning July 1, 2009, the Plan will provide a two-year limited Obesity Treatment Program for the treatment and management of obesity and related conditions. Under this program, the Plan will provide benefits for medically necessary bariatric procedures for those Plan participants selected for inclusion in the program. Participation in the program is limited to no more than one hundred (100) individuals per year as selected by the Plan. Criteria include, but are not limited to, the following:

- *Participation in the Plan for at least twelve (12) consecutive months prior to September 1, 2009;*
- Completion of the HealthQuotient health risk assessment through the Plan's wellness and health promotion program;
- A BMI (Body Mass Index) of greater than forty (40), or a BMI greater than thirty-five (35) with two (2) or more co-morbidities such as diabetes, hypertension, gastro esophageal reflux disease, sleep apnea or asthma;
- Two or more physician-supervised weight loss attempts such as Weight Watchers®, the Atkins™ diet, the South Beach Diet® or Sugar Busters®, within the last twenty-four (24) months; and
- Consent to provide personal and medical information to the Plan.

Selected participants will be eligible to receive a multi-disciplinary health evaluation at a facility designated by the American Society for Metabolic & Bariatric Surgery (ASMBS) as a Bariatric Surgery Center of Excellence located within the State of Mississippi. If the Center of Excellence determines that the bariatric surgery is medically appropriate, the participant must contact CareAllies, the Plan's medical management vendor, to enroll in a case management program and to receive prior authorization for the surgery.

Medical Management and Utilization Review

The *Notification Requirements* section (page 36) has been amended to add the following to the list of services requiring certification as medically necessary by CareAllies:

Bariatric Surgery through the Obesity Treatment Program

The *Medical Case Management* section (page 39) has been amended to add the following sentence:

Participants selected to participate in the Obesity Treatment Program are required to enroll in medical case management.

Limitations and Exclusions

The *Limitations and Exclusions* section (page 43) has been amended as follows:

Obesity Treatment or Weight Loss Therapies – Not covered regardless of any claim of medical necessity, degree of obesity, or clinical diagnosis, except as provided through the Obesity Treatment Program.

Statement of Applicability: Unless otherwise revised by this Amendment No. 1, all other terms and conditions of the 2009 Plan Document shall remain in effect. The 2009 Plan Document and this Amendment No. 1 can be found at the Plan's web site, http://knowyourbenefits.dfa.state.ms.us or may be obtained by contacting Blue Cross & Blue Shield of Mississippi at (800) 709-7881.